

Information to identify the case:

Debtor 1	<u>Dorothy A. Durant-Dixon</u>	Social Security number or ITIN	xxx-xx-3582
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-35313-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dorothy A. Durant-Dixon

1/9/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dorothy A. Durant-Dixon
Debtor

Case No. 18-35313-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Jan 09, 2024

Form ID: 3180W

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2024:

Recip ID	Recipient Name and Address
db	+ Dorothy A. Durant-Dixon, 311 Laurel Avenue, Woodlynne, NJ 08107-2128
518062896	+ CAMDEN COUNTY MUA, 1645 FERRY AVE, CAMDEN NJ 08104-1311
517944673	Comenity-Boscov's, P.O. Box 659622, San Antonio, TX 78265
517944671	Comenity-Modell's Sporting Goods, P.O. Box 659707, San Antonio, TX 78265
517944661	New York & Company-Runway Rewards, P.O. Box 659728, San Antonio, TX 78265
517944657	+ Regional Sewer Service, P.O. Box 1105, Bellmawr, NJ 08099-5105

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 09 2024 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 09 2024 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517944656	+ EDI: GMACFS.COM	Jan 10 2024 01:34:00	Ally, P.O. Box 380902, Bloomington, MN 55438-0902
517971297	EDI: GMACFS.COM	Jan 10 2024 01:34:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518050118	Email/PDF: resurgentbknofications@resurgent.com	Jan 09 2024 20:57:24	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517944668	+ EDI: CAPITALONE.COM	Jan 10 2024 01:34:00	Capital One, P.O. Box 71087, Charlotte, NC 28272-1087
518025517	Email/PDF: bncnotices@becket-lee.com	Jan 09 2024 20:57:59	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518044814	+ EDI: AIS.COM	Jan 10 2024 01:34:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518073849	+ EDI: CITICORP	Jan 10 2024 01:34:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517944666	EDI: WFNNB.COM	Jan 10 2024 01:34:00	Comenity-Big Lots, P.O. Box 659707, San Antonio, TX 78265
517944675	EDI: WFNNB.COM	Jan 10 2024 01:34:00	Comenity-HSN, P.O. Box 659707, San Antonio, TX 78265
517944674	EDI: WFNNB.COM	Jan 10 2024 01:34:00	Comenity-Victoria's Secret, P.O. Box 659728, San Antonio, TX 78265

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Page 2 of 4

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518078356	+ EDI: CRFRSTNA.COM	Jan 10 2024 01:34:00	Credit First NA, PO Box 818011, Cleveland OH 44181-8011
517944676	+ EDI: CRFRSTNA.COM	Jan 10 2024 01:34:00	Credit First, NA, P.O. Box 81344, Cleveland, OH 44188-0001
517944659	EDI: CITICORP	Jan 10 2024 01:34:00	Macy's, P.O. Box 8058, Mason, OH 45040
518073852	EDI: Q3G.COM	Jan 10 2024 01:34:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518046071	Email/Text: BNCnotices@dcmsservices.com	Jan 09 2024 20:40:00	Emergency Physician Associate of South Jersey, PO Box 1123, Minneapolis MN 55440-1123
517944667	Email/Text: BNSFN@capitalsvcs.com	Jan 09 2024 20:40:00	First National Credit Card, P.O. Box 2496, Omaha, NE 68103
517944672	Email/Text: BNBLAZE@capitalsvcs.com	Jan 09 2024 20:40:00	Blaze Master Card, P.O. Box 5096, Sioux Falls, SD 57117
517944662	EDI: WFNNB.COM	Jan 10 2024 01:34:00	Forever 21, P.O. Box 659820, San Antonio, TX 78265
517944660	+ EDI: CITICORP	Jan 10 2024 01:34:00	Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
517944665	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 09 2024 20:39:00	Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
518016111	Email/PDF: resurgentbknotifications@resurgent.com	Jan 09 2024 20:57:24	LVNV Funding LLC C/O Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517944658	+ EDI: SYNC	Jan 10 2024 01:34:00	Lowes/Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
517944653	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 09 2024 20:40:00	Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
517981713	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 09 2024 20:40:00	Nationstar Mortgage LLC, d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
517944663	+ Email/Text: bnc@nordstrom.com	Jan 09 2024 20:40:30	Nordstrom, P.O. Box 79139, Phoenix, AZ 85062-9139
517944670	+ EDI: SYNC	Jan 10 2024 01:34:00	Old Navy-Synchrony Bank, P.O. Box 530942, Atlanta, GA 30353-0942
517944664	EDI: WFNNB.COM	Jan 10 2024 01:34:00	Overstock, P.O. Box 659707, San Antonio, TX 78265
518047736	EDI: PRA.COM	Jan 10 2024 01:34:00	Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518709208	EDI: PRA.COM	Jan 10 2024 01:34:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518709209	EDI: PRA.COM	Jan 10 2024 01:34:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518047731	EDI: PRA.COM	Jan 10 2024 01:34:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518062118	EDI: Q3G.COM	Jan 10 2024 01:34:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518062120	EDI: Q3G.COM	Jan 10 2024 01:34:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517944926	+ EDI: AIS.COM	Jan 10 2024 01:34:00	Synchrony Bank, c/o AIS InfoSource, LP, 4515 N

District/off: 0312-1

User: admin

Page 3 of 4

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517944655	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jan 09 2024 20:57:59	Santa Fe Avenue, Oklahoma City, OK 73118-7901 US Dept. of HUD, 451 7th Street S.W., Washington, DC 20410-0001
517944669	+ EDI: SYNC	Jan 10 2024 01:34:00	Walmart-Synchrony Bank, P.O. Box 530927, Atlanta, GA 30353-0927

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
518055910	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518055886	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518065843	*+	Synchrony Bank, c/o AIS InfoSource, LP, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901
517944654	##+	KML Law Group, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Stacey L. Mullen	on behalf of Debtor Dorothy A. Durant-Dixon slmullen@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin

Page 4 of 4

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William E. Craig

on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 9